

## CHAPTER 13 PLAN

2. If the debtor filed a Chapter 7 case, the unsecured creditors would receive \$0. Debtor will pay this amount to the priority and other unsecured credits in order to be eligible for discharge.

3. The debtor will pay \$26,514 to the general unsecured creditors to be distributed prorata.
- (o) General unsecured creditors whose claims are duly proven and allowed will be paid as follows:  
**\$26,514 dividend as long as this dividend exceeds the highest amount, if any, shown in paragraph (n)(1), (n)(2) or (n)(3) above, and the debtor pays in at least 60 monthly payments to be eligible for discharge.**
- (p) Unless otherwise ordered by the court, all property of the estate, whether in the possession of the trustee or the debtor, remains property of the estate subject to the court's jurisdiction, notwithstanding §1327(b), except as otherwise provided in paragraph (m) above. Property of the estate not paid to the trustee shall remain in possession of the debtor. All property in the possession and control of the debtor shall be insured by the debtor. The chapter 13 Trustee will not and is not required to insure assets and has no liability for injury to any person, damage or loss to any property in possession and control of the debtor or other property affected by property in possession and control of the debtor.
- (q) Notwithstanding the proposed treatment or classification of any claim in the plan confirmed in this case, all lien avoidance actions or litigation involving the validity of liens, or preference action will be reserved and can be pursued after confirmation of the plan. Successful lien avoidance or preference actions will be grounds for modification of the plan.

Dated: September 11, 2014

/s/ Joseph E. Bruning  
Joseph E. Bruning- Debtor

/s/ Andrea L. Bruning  
Andrea L. Bruning- Debtor